

JUL 12 2010

PAGE 4/12 * RCVD AT 7/12/2010 3:10:40 PM [Eastern Daylight Time] * SVR:USPTO-EF-XRF-6/6 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm-ss):02-32

PTO/SB-010 (07-09)

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

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| Application Number | 10/764,632 |
| Filing Date | JANUARY 26, 2004 |
| First Named Inventor | RAYMOND A. JOAO |
| Art Unit | 3628 |
| Examiner Name | V. LUBIN |
| Attorney Docket Number | RJ213 |

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FOREIGN PATENT DOCUMENTS

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| Examiner Signature | /Valerie Lubin/ | Date Considered | 10/22/2010 |
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| INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary) | | Application Number | 10/764,632 |
| | | Filing Date | JANUARY 26, 2004 |
| | | First Named Inventor | RAYMOND A. JOAO |
| | | Art Unit | 3626 |
| | | Examiner Name | V. LUBIN |
| | | Attorney Docket Number | RJ213 |
| Sheet | 2 | of | 9 |

| NON PATENT LITERATURE DOCUMENTS | | | |
|---------------------------------|-----------------------|---|----------------|
| Examiner Initials* | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | | David Managing credit and market risk as a buyer of credit derivatives, nov. 1995, Journal of Commercial Lending, v78, n3, p36(6), Dialog file 148, AAccession No. 09646503. | |
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| | | Francis, The Handbook of Credit Derivatives, 1999, McGraw-Hill, U.S.A. | |
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| Examiner Signature | /Valerie Lubin/ | Date Considered | 10/22/2010 |
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| Art Unit | 3626 |
| Examiner Name | V. LUBIN |
| Attorney Docket Number | RJ213 |

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| Art Unit | 3626 |
| Examiner Name | V. LUBIN |
| Attorney Docket Number | RJ213 |

Sheet 4 of 9

NON PATENT LITERATURE DOCUMENTS

| Examiner Initials* | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
|--------------------|-----------------------|---|----------------|
| | | Brooks, "Insuring Leasing Transactions", Jun. 1992, American Agent & Broker v64n6, pp. 12, Dialog file 15, Accession No. 00644197. | |
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| INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary) | | Application Number | 10/764,632 |
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| | | First Named Inventor | RAYMOND A. JOAO |
| | | Art Unit | 3626 |
| | | Examiner Name | V. LUBIN |
| Sheet | 6 | of | 9 |
| | | Attorney Docket Number | RJ213 |

| NON PATENT LITERATURE DOCUMENTS | | | |
|---------------------------------|----------|---|----------------|
| Examiner Initials* | Cite No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | | Leichting, How to lease in peace, Journal article, Dialogue, file#15, Account#00879173, pages (4), Aug. 1994. | |
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| Sheet | 8 | of | 9 |
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NON PATENT LITERATURE DOCUMENTS

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| Sheet | 9 of 9 | | |

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